

EX-SERVICEMEN CONTRIBUTORY HEALTH SCHEME



ONLINE SMART CARD APPLICATION

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PART – I

INTRODUCTION

Background

1. ECHS was established in the year 2003. An agreement with Smart Card Making agency (SITL) was signed on 27 January 2004 for a period of five years i.e. upto 2009 which was extended for one year upto 2010. Thereafter, the same company i.e. SITL was again contracted for a period of five years from May 2010 to May 2015. After the expiry of the contract, the competent authority approved issue of fresh open tenders.

2. Accordingly, RFP for new ECHS Smart Card was floated in Jul 2016. The ECHS Smart Card project was approved by Hon'ble RM on 17 Jul 2017 and subsequently, the contract was awarded to the Smart Card Making Agency, Source DOT Com Pvt Ltd on 19 Jul 2017. The application will be filled online and mode of payment for Smart Card charges will also be through online payment. Activation of Smart Card will also be possible online / through registered mobile number.

New Smart Card

3. The new Smart Cards are Dual interface (contact and contactless) with Fingerprint Biometrics authentication through Aadhaar based system. The new Smart Card will enforce authorised usage as per laid down policies of the ECHS scheme so that misuse and inappropriate usage is prevented. Policies governing the authorization of the ECHS benefits to the members will be enforced through application deployed for the Smart Card.

4. **Salient Features of New Smart Card.** The salient features of new ECHS Smart Card are appended below:-

(a) The physical submission of application for ECHS Smart Card has been done away with.

(b) ECHS beneficiaries can now apply online for Smart Card without visiting Regional Centres.

(c) The payment for Smart Card will also be done through online mode with options using Net Banking, Debit / Credit Card, Wallet Payments.

(d) The information regarding movement of online application till receipt of Smart Card from Station Headquarters will be intimated to beneficiaries through SMS updates.

(e) The new Smart Card is of the capacity of 64 Kb which can store vital information of the beneficiaries including their Medical History, Referral History, Medicine Issue Logs etc.

(f) In the new system, Kiosks are being deployed at ECHS Polyclinics which offers Biometric/Aadhaar/mobile based Authentication of beneficiaries, Selection of option for desired services through touch screen, Printing of Medical Slip/authentication slip and also helps in Queue Management.

(g) In the new system, Identification cum Authentication Terminals (ICAT) are being deployed at HCOs which also offers Biometric/Aadhaar/mobile based Authentication of beneficiaries.

5. **Priority for issue of new ECHS Smart Cards.** The following order of priority will be followed for issue of new ECHS Smart Cards.

- (a) Future Retiree.
- (b) Temporary Slip Holders.
- (c) 16 Kb Card Holders.
- (d) 32 Kb Card Holders.
- (e) Any Other Category.

6. Mentioning of **Aadhaar Card number, PAN number, mobile number** and **e-mail address** is mandatory. Mention **mobile number** accessible to you to receive **SMS** updates regarding **Smart Card**. This mobile number will also be utilised for generating SMS alerts for updating on the claim status. This mobile number should be used for all ECHS related transactions.

7. **Procedure for changing of Registered Mobile number.** The Procedure for changing of Registered Mobile number in respect of Primary Beneficiary / ESM and Dependents is described below:-

(a) **Primary Beneficiary / ESM**

- (i) Visit parent polyclinic with new activated mobile number.
- (ii) Obtain token for change of mobile number from Kiosk.
- (iii) Visit OIC Polyclinic with token.
- (iv) OIC Polyclinic will change the mobile number on online portal after due verification of Smart Card.

(b) **Dependents**

- (i) Login to ECHS Smart Card website by visiting <http://www.echs.gov.in>.
- (ii) Select the option change dependent mobile number from the menu.
- (iii) Click on dependent for whom mobile number is required to be changed.
- (iv) Enter new mobile number, re-enter new mobile number of dependent.
- (v) Click on **Get OTP**, an OTP will be forwarded on Primary Beneficiaries mobile number.
- (vi) Enter **OTP** received and click on submit.
- (vii) A confirmation message will appear on screen along with a confirmation SMS on mobile number of Primary Beneficiary / ESM.

8. **ECHS Contribution**

(a) **Ex-Servicemen Retired Prior to 01 Apr 03.**

- (i) Should deposit one time ECHS contribution in Govt Treasury/Nationalized bank through Military Receivable Order (MRO) (**Appendix – A**) as per rates of subscription.
- (ii) Scanned copy of receipt of MRO is to be attached.

(b) **Ex –Servicemen Retired/Retiring After 01 Apr 03.** Subscription is being deducted directly by CDA (P) and reflected in PPO.

(c) **Rates of Contribution w.e.f 01 Jun 2009(as per 6th CPC) are as under (Subject to Revision) :-**

<u>Grade Pay drawn at the time of retirement</u>	<u>Rate of Contribution</u>
Rs 1800/-, Rs 1900/-, Rs 2000/-, Rs 2400/- and Rs 2800/- per month	Rs 15,000/-
Rs 4200/- per month	Rs 27,000/-
Rs 4600/-, Rs 4800/-, Rs 5400/- and Rs 6600/- per month	Rs 39,000/-
Rs 7600/- and above per month	Rs 60,000/-

(d) Rates of contribution are subject to revision as per 7th CPC.

9. Category of Ward

Officers	-	Private ward
JCO & Equivalent	-	Semi Private ward
ORs & Equivalent	-	General ward

- Notes:**(i) War Disabled Pensioners/War Widows/NOK of Battle Casualties are exempted from paying ECHS subscription.
(ii) Fixed medical Allowance will be stopped from date of ECHS membership.
(iii) All pensioners who have retired prior to 01 Jan 1996 are exempted from paying ECHS contribution.
(iv) Nb Sub to Sub Maj including Hony Ranks of Lt/Capt and Equivalent are authorized for Semi Private ward.
(v) Sep to Hav including Hony Ranks of Nb Subedar and Equivalent are authorized General ward.

10. Eligibility – Ex-servicemen

- (a) Should be an Ex-Serviceman and drawing pension/disability pension/family pension **from Controller of Defence Accounts** including Indian Coast Guard personnel.
(b) War Widows (Veer Naris) / NOK of Battle casualties.
(c) Personnel disabled in Operations.
(d) Recruits medically boarded out during training and in receipt of disability pension.

- Notes:**(i) Ex-Servicemen not drawing pension are **NOT** eligible.
(ii) To take benefits of ECHS you **CAN NOT** be drawing benefits of any other Government Medical Scheme.
(iii) Monetary allowance for gallantry awards without pension is not an authority for membership.
(iv) Pre-1986 retirees need not deposit copy of PPO. Copy of Discharge Book / pension Book giving name of spouse and bankers certificate to be submitted with application.
(v) Deduction of contribution by the CDA is no guarantee for grant of membership.

11. Eligibility – Dependents

- (a) Spouse.
(b) Unemployed Son(s) up to 25 years of age (with self declaration certificate and affidavit).
(c) Minor brother(s) upto the age of becoming a major (18 years).

- (d) Unemployed/unmarried Daughter (s) / Sister including widow / legally divorced irrespective of age (with self declaration certificate and affidavit).
- (e) Physically / Mentally handicapped child / brother / sister for life (with valid disability certificate) as per PWD Act 1995.
- (f) Wholly dependent Parents whose **combined monthly income** from all sources does not exceed **Rs.9000/- plus DA per month from all sources** and are generally residing with the member.
- (g) Parents of deceased soldier can be eligible, subject to meeting dependency criteria.
- (h) If both husband and wife are Defence Personnel, parents of both members are eligible if both pay subscription, subject to meeting dependency criteria.
- (j) Financial limit criteria will be applicable to all dependents except spouse.

Notes : (i) Widow after remarriage in receipt of family pension is eligible for ECHS membership along with her children from first marriage. However, her present Husband and children born later are not entitled.

(ii) Grand Parents are not entitled.

(iii) Children of widowed/separated daughters of primary beneficiary upto the age of becoming a major (upto 18 years of age) are entitled.

(iv) Part-II Orders endorsement by service Headquarters/respective Records for marriage/children born after retirement along with birth certificate is essential.

(v) The following additional documents will be attached with the application form for the following dependents:-

(aa) **Abandoned/Divorced/Widowed Daughter/Sister**

(aaa) Court order of divorce decree along with an affidavit of current address with employment and income status.

(aab) Death Certificate of late husband along with birth certificate of dependent children (i.e grandchildren of primary beneficiary).

(aac) Financial documents for past three years to incl IT returns, PAN Card and bank statement of past one year duly certified by the concerned bank.

(aad) Affidavit for abandonment by spouse alongwith present address and employment status.

(aae) Self declaration certificate by the beneficiary with Aadhaar and PAN details.

(ab) **Disabled Child. Medical certificate from a Service Hospital** duly signed by the concerned specialist regarding the eligibility of the disability. Disability will be decided as per 'Persons with Disability (PWD) Act' 1995 or as amended later. The disabilities as per Act are as follows:

(aaa) Blindness; (aab) Low vision; (aac) Leprosy-cured; (aad) Hearing impairment; (aae) Loco motor disability; (aaf) Mental retardation; (aag) Mental illness;

In addition, following requirements are also to be fulfilled for availing ECHS facilities:

(aaa) The disability percentage is required to be minimum 40%.

(aab) Not able to earn livelihood.

(aac) Approval of eligibility of White Card will be done by Central Organisation ECHS.

- (j) PAN card details are mandatory for all dependents above **18 Years**.
- (k) **Self declaration certificate for all dependent children above 18 years** to be submitted every year to parent polyclinics (except White Card holders).

12. **Penal Actions**. The new system allows monitoring of usage of ECHS facilities by ECHS beneficiary over the online environment. Any mis-utilization of ECHS card or ECHS facilities other than authorised person, reported by any agency will invite to punitive actions. **Any fraudulent cases detected or reported will invite permanent cancellation of ECHS membership and recovery action for medical expenditure incurred on such unauthorised beneficiary.**

13. **Photo Requirements / Size**. The quality of the photograph appearing on the Smart Card depends on the photograph that is uploaded at the time of applying for a Smart Card. The applicants are, therefore, advised to upload the photographs, as specified, to avoid delay in processing their Smart Card applications.

(a) **Photo Specifications.**

- (i) Size: 51mm x 51mm or 2x2 inches.
- (ii) Color: Natural color so skin tone is clearly visible.
- (iii) Head size and position: Head needs to be centered and looking at the camera.
- (iv) Head should be 35mm to 40mm.
- (v) Regency: Taken in the last 6 months.
- (vi) Background: Plain white and solid design.
- (vii) Smile: No smile. Only neutral expression.
- (viii) Eyes: Open and looking directly at camera.
- (ix) Glasses: Only prescription glasses are permitted.
- (x) Headgear: Religious purposes only and cannot block face.
- (xi) Attire, clothing, dress code: Casual or professional preferred.
- (xii) Beard: Optional.

(b) **ECHS Smart Card Photo Requirements, Rules, Guidelines, and specifications.** A detailed and more in depth breakdown of what you can look for and expect when readying these Smart Card photos are as follows:

- (i) Black or White, filtered or old photos are not permitted. Be sure the photos uploaded are of high quality and not crinkled, torn or creased. Do not adjust color saturation. Keep it clear from dust or scratches. -Any background of color or designs such as scenery or shapes are not accepted.
- (ii) Leave the sunglasses or tinted prescription lenses out of the picture. Your eyes need to be visible.
- (iii) If you have glasses with thick frames obstructing the view of your eyes, remove them for the photo. Also, be conscious of glare as any reflection will be rejected.

(iv) No hats or other headwear unless for religious purposes are not allowed. Shadows caused by hair, glasses or flash photography will cause a rejection of the photo.

(v) Avoid red eye. Only you can be in the photo. No other objects or people.

(vi) Keep hair pulled back or off the face. Nothing should obscure your face from the camera.

(vii) Clarity, decent lighting and focus is key. Any photo which is blurred, stretched, overexposed or underexposed will be rejected.

(c) **Rules and requirements for photos of babies, infants, and newborns for Smart Card.** Children and especially infants can be a bit tricky to photograph. With this knowledge, several exceptions and relaxed standards have been allowed. Keep in mind details regarding the quality of the photo still apply as listed above. Every child in your family who is receiving a Smart Card must have their own photo completed. Here is advice for taking photos of children, infants and remaining compliant:

(i) Infants under the age of 12 months old do not need to have their eyes open. If you can get a shot with open eyes, that's acceptable too.

(ii) Infants do not need to be completely centered with the photo.

(iii) If holding or sitting an infant, no object or hands may be visible. Use a white sheet to block these objects if needed. No toys or pacifiers.

(iv) Children under the age of 10 and older than 1 year need to have eyes open.

(v) Try to square the child's head and shoulders with the photo.

(vi) The photographs of the minor children (below 18 years) will need to be updated on the online system every five years. The individual just needs to login to their account and update the photographs of their child in the online system.

14. **Signature/Thumb Impression.** The quality of the signature / thumb impression appearing on the Smart Card depends on the image that is uploaded at the time of applying for a Smart Card. The applicants are, therefore, advised to upload the signature/thumb impression, as specified, to avoid delay in processing their Smart Card applications.

(a) **Signature / Thumb Impression Specifications.**

(i) The applicant/dependents have to sign/put thumb impression on **plane white paper with Blue Ink.**

(ii) The signature/thumb impression must be of the applicant/dependent and not by any other person.

15. **Guidelines for Scanning the Photograph & Signature.** Before applying online an applicant will be required to have a scanned (digital) image of his/her and dependents photograph and signature as per the specifications given below. Your online application **will not be** registered unless you upload all photographs and signatures as specified.

16. Scanning the Photograph & Signature / Thumb Impression:

- (a) Either scan or take a picture of photograph / signature / thumb impression for uploading on to the online application.
- (b) Crop the image to the edge of the photograph/signature/thumb impression.
- (c) There is no specified file size for uploading. Files of any size can be uploaded.
- (d) Image of any format can be uploaded.

17. Procedure for Uploading the Photograph and Signature/Thumb Impression.

- (a) There will be two separate links for uploading Photograph and Signature.
- (b) Click on the respective link "Photograph / Signature"
- (c) Browse & Select the location where the Scanned Photo / Signature file has been saved.
- (d) Select the file by clicking on it.
- (e) Click the 'Upload' button.

Note:

- 1. In case the face in the photograph or signature is unclear, the applicant's application may be rejected.
- 2. In case any of the photograph or signature is unclear, the applicant may edit the application and re-upload the photographs or signature before proceeding for payment.
- 3. If the photographs / signatures on the Smart Card, at the time of presenting for treatment at ECHS Polyclinic, does not match, the ECHS membership may be cancelled.

PART - II

CHAPTER – 1**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – FUTURE RETIREE**

1. **FUTURE RETIREE**. Service personal who are due for retirement / discharge in the next six to eight months or proceeding premature retirement will be covered under this category. They are required to fill the online Smart Card Application under Future Retiree category available on the online portal.

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application**.
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register**.
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful, proceed for Eligibility Check Process**. One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login**.
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Future retiree**'.
- (ii) Select your Disability details (if any).
- (iii) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (iv) To add dependents, click on the 'Add Dependent' button.
- (v) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.
- (vi) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory**

requirement. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(vii) In case no other dependents need to be added click on **'If No Dependents then Proceed to Verification'** button, else click on the 'Add Dependent' button to add more dependents and follow steps (iv) and (v).

(viii) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select your **Gender, Date of Commission / Enrolment, Date of Retirement/ Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number (if known).**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Enter details as required in the preceding columns.

(vi) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(vii) Enter your permanent address, select district, tehsil and pin code.

(viii) Check in the tab to enter your **Current Address** if different from Permanent Address.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

(ii) Enter details in respect of dependent as required in the preceding columns.

(iii) Follow same procedure for addition of all the dependents.

(iv) Details in the application can be edited any time before submission.

(v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

(i) Affidavit for Dependent (**Appendix B**) .

- (ii) Medical Certificate from Service Specialist (In case of PWD) (**Appendix C**).
- (iii) Birth Certificate / Matriculation certificate (In case of dependent brother / sister).
- (iv) Self attestation proforma (In case of children above 18 years of age excluding children with White Cards) (**Appendix D**).
- (v) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.
- (iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***

(g) **Temporary Slip.**

- (i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).
- (ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.
- (iii) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 2**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – TEMPORARY SLIP HOLDERS**

1. **TEMPORARY SLIP HOLDERS.** The ex-servicemen / family pensioners who are in the possession of Temporary Slip will be covered under this category. They are required to fill the online Smart Card Application under Temporary Slip Holders category available on the online portal.

(a) **Registration Process.**

(i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application.**

(ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register.**

(iii) Verify your e-mail ID with the OTP received on your mail.

(iv) Verify your mobile number with the OTP received on your mobile.

(v) Registration process is complete after successful mobile OTP verification.

(vi) After successful registration, a message will be displayed that **Registration Process successful, proceed for Eligibility Check Process.** One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login.**

(vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) **Eligibility Check Process.**

(i) Click on the tab '**Temporary Slip Holders**'

(ii) Select your Disability details (if any).

(iii) Select your citizenship, state then enter your Aadhaar number and Date of Birth.

(iv) To add dependents, click on the 'Add Dependent' button.

(v) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.

(vi) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory**

requirement. Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(vii) In case no other dependents need to be added click on **'If No Dependents then Proceed to Verification'** button, else click on the 'Add Dependent' button to add more dependents and follow steps (iv) and (v).

(viii) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Entering **Temporary Slip** number of primary member and attaching a copy of the same is **mandatory** requirement.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

- (ii) Enter details in respect of dependent as required in the preceding columns.
- (iii) Follow same procedure for addition of all the dependents.
- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) Discharge book copy.
- (ii) PPO copy.
- (iii) Death certificate of ESM (only in case of ESM demise).
- (iv) Disability Medical Certificate (In case of PWD).
- (v) Old Temporary Slip copy.
- (vi) Affidavit for Dependent.
- (vii) Birth Certificate / Matriculation certificate (In case of dependent brother / sister).
- (viii) Self attestation proforma (In case of children above 18 years of age excluding children with White Cards).
- (ix) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment, a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.

(g) **Observation by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 3**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF
ECHS SMART CARD ONLINE APPLICATION FORM – 16KB/32KB CARD HOLDERS**

1. **16KB/32KB CARD HOLDERS.** The ex-servicemen / family pensioners who are in the possession of Old Smart Card will be covered under this category. They are required to fill the online Smart Card Application under Existing Card Holders category available on the online portal and thereafter select relevant category i.e. 16 KB Card Holder or 32 KB Card Holder. ***16KB Cards will stop working in the new system with effect from 01 Sep 2018. Applying for new 64 KB cards for 32 KB Cards holders is optional till the year 2020. However, they can also apply to get the benefits of new Smart Card.***

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application.**
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register.**
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful proceed for Eligibility Check Process.** One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login.**
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period, previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Old Smart Card Holders**'.
- (ii) Click on the tab '**16KB Card Holder**' or '**32KB Card Holder**' as applicable.
- (iii) Select your Disability details (if any).
- (iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (v) To add dependents, click on the 'Add Dependent' button.
- (vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address,

if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.

(vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement.** Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added, click on **'If No Dependents then Proceed to Verification'** button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Entering **Old Smart Card** number of primary member and attaching a copy of the same is **mandatory** requirement.

(d) **For Dependents.**

- (i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.
- (ii) Enter details in respect of dependent as required in the preceding columns.
- (iii) Follow same procedure for addition of all the dependents.
- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) Discharge book copy.
- (ii) PPO copy.
- (iii) Death certificate of ESM (only in case of ESM demise).
- (iv) Disability Medical Certificate (In case of PWD).
- (v) Old Smart Card copy.
- (vi) Affidavit for Dependent.
- (vii) Birth Certificate / Matriculation certificate (In case of dependent brother / sister).
- (viii) Self attestation proforma (In case of children above 18 years of age excluding children with White Cards).
- (ix) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment, a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.

(g) **Observation by Record Office.**

- (i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.
- (ii) Observations raised by the Record Office will be spelt out in your login.
- (iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 4**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF ECHS SMART CARD
ONLINE APPLICATION FORM – 1 JAN 1996 – 31 MAR 2003 PENSIONERS**

1. **1 JAN 1996 – 31 MAR 2003 PENSIONERS.** Ex-servicemen who retired / discharged from service between 1 Jan 1996 to 31 Mar 2003 will be covered under this category. Those pensioners who wish to become a member of ECHS will apply under this category. They are required to fill the online Smart Card Application under Pre 1st Apr 2003 category thereafter select category 1 Jan 1996 to 31 Mar 2003 available on the online portal.

(a) Registration Process.

(i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application.**

(ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register.**

(iii) Verify your e-mail ID with the OTP received on your mail.

(iv) Verify your mobile number with the OTP received on your mobile.

(v) Registration process is complete after successful mobile OTP verification.

(vi) After successful registration a message will be displayed that **Registration Process successful proceed for Eligibility Check Process.** One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login.**

(vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

(i) Click on the tab '**Pre 1st Apr 2003 Retiree**'

(ii) Click on the tab '**1st Jan 1996 – 31st Mar 2003 Pensioners**'

(iii) Select your Disability details (if any).

(iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.

(v) To add dependents, click on the 'Add Dependent' button.

(vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.

(vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement.** Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added, click on '**If No Dependents then Proceed to Verification**' button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(ix) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(xii) Contribution towards ECHS membership fees is required to be paid through Military Receivable Order (MRO) is mandatory. Copy of receipt of MRO is required to be attached. Rates of Contribution wef 01 Jun 2009 (as per 6th CPC) are as under (Subject to Revision):-

Grade Pay drawn at the time of retirement	RATES OF Contribution
Rs 1800/-, Rs 1900/-, Rs 2000/-, Rs 2400/- and Rs 2800/- per month	Rs 15,000/-
Rs 4200/- per month	Rs 27,000/-
Rs 4600/-, Rs 4800/-, Rs 5400/- and Rs 6600/- per month	Rs 39,000/-
Rs 7600/- and above per month	Rs 60,000/-

(xiii) Rates of contribution are subject to revision as per 7th CPC.

- Note:** (i) War Disabled Pensioners/War Widows/NOK of Battle Casualties are exempted from paying ECHS subscription.
(ii) All pensioners who have retired prior to 01 Jan 1996 are exempted from paying ECHS contribution.
(iii) Fixed medical Allowance will be stopped from date of ECHS membership.

(d) **For Dependents.**

- (i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.
(ii) Enter details in respect of dependent as required in the preceding columns.
(iii) Follow same procedure for addition of all the dependents.
(iv) Details in the application can be edited any time before submission.
(v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) Discharge book copy.
(ii) PPO copy.
(iii) Death certificate of ESM (only in case of ESM demise).
(iv) Disability Medical Certificate (In case of PWD).
(v) Affidavit for Dependent.
(vi) Birth Certificate / Matriculation certificate (In case of dependent brother / sister).
(vii) Self attestation proforma (In case of children above 18 years of age excluding children with White Cards).
(viii) Receipt of MRO.
(ix) DPDO / Bankers Certificate for non-drawing of FMA (**Appendix E**).

(x) On successful filling of Detailed Application, a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

(i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**

(ii) Select mode of payment and proceed as directed.

(iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.

(iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***

(g) **Temporary Slip.**

(i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).

(ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.

(iii) On receipt of Smart Cards at Station HQ, intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

(i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.

(ii) Observations raised by the Record Office will be spelt out in your login.

(iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 5**GUIDELINES & INSTRUCTIONS FOR FILLING UP OF ECHS SMART CARD
ONLINE APPLICATION FORM – PRE 1ST JAN 1996 PENSIONERS**

1. **PRE 1ST JAN 1996 PENSIONERS**. Ex-servicemen who retired / discharged from service prior to 1 Jan 1996 will be covered under this category. Those pensioners who wish to become a member of ECHS will apply under this category. They are required to fill the online Smart Card Application under Pre 1st Apr 2003 category thereafter select category Pre 1 Jan 1996 available on the online portal.

(a) Registration Process.

- (i) Visit ECHS website <http://www.echs.gov.in> then click on the tab **Online Smart Card Application – Online Application**.
- (ii) Enter your name, service number along with valid mobile number and e-mail ID (for receiving One Time Password) and new password then click on tab **Register**.
- (iii) Verify your e-mail ID with the OTP received on your mail.
- (iv) Verify your mobile number with the OTP received on your mobile.
- (v) Registration process is complete after successful mobile OTP verification.
- (vi) After successful registration, a message will be displayed that **Registration Process successful proceed for Eligibility Check Process**. One can login any time using registered e-mail ID and password to fill the online ECHS smart card application by clicking **Already Registered Click to Login**.
- (vii) The Registration details will be valid only for a period of **15 days**, if the application is not filled completely and payment is not done for Smart Card. After 15 days period previous registration will expire and a new registration process has to be followed.

(b) Eligibility Check Process.

- (i) Click on the tab '**Pre 1st Apr 2003 Retire**'
- (ii) Click on the tab '**1st Jan 1996 Pensioners**'
- (iii) Select your Disability details (if any).
- (iv) Select your citizenship, state then enter your Aadhaar number and Date of Birth.
- (v) To add dependents, click on the 'Add Dependent' button.
- (vi) Enter the Dependent Name, Dependent Relation, Dependent Date of Birth, Dependent Marital Status, Dependent Monthly Income, Dependent Mobile Number, Dependent Email ID, Dependent Disability Details (if any), Dependent Postal Address, if same as primary beneficiary then select **Address same as Primary Beneficiaries Current Address** else enter address of dependent, enter Dependent Aadhaar Number.

(vii) For **white card eligibility**, select physical disability as per The Person With Disabilities, PWD Act 1995 from the drop down menu. **Attaching of scanned copy of medical certificate by service specialist as per format provided is a mandatory requirement.** Please note if the certificate has been issued based on ailment same is **NOT valid** irrespective who has signed.

(viii) In case no other dependents need to be added click on '**If No Dependents then Proceed to Verification**' button, else click on the 'Add Dependent' button to add more dependents and follow steps (v) and (vi).

(ix) In case of any discrepancies in the eligibility criteria of any dependent, a message will be displayed and respective field will be highlighted. Check and correct the same for proceeding further to verification process.

(x) On successful verification, a message will be displayed that **Eligibility Check completed successfully, proceed for Detailed Application.**

(c) **Detailed Application.**

(i) Click on the **photo** tab and upload your recent passport size photograph in civil dress.

(ii) Select **Gender, Date of Commission / Enrolment, Date of Retirement/Release, Type of Pension, Type of Service, Category, Rank, Last unit served, Record Office, PPO Number.**

(iii) Click on **signature** tab and upload a photo of your signature.

(iv) If disability was selected, then enter your disability percentage. It should be 40% or more.

(v) Click on the Family Pensioner **photo** tab and upload your recent passport size photograph (in case of ESM Demise).

(vi) Click on Family Pensioner **signature** tab and upload a scanned copy of your signature (in case of ESM Demise).

(vii) Enter the Family Pensioner Details in the preceding columns (in case of ESM Demise).

(viii) Enter details as required in the preceding columns.

(ix) Select **Regional Centre**, then select **Polyclinic** from the available options as per your address of residence and Station HQ will be auto populated.

(x) Enter your permanent address, select district, tehsil and pin code.

(xi) Check in the tab to enter your **Current Address** if different from Permanent Address.

(d) **For Dependents.**

(i) Upload recent passport size **photograph** and photo of **signature/thumb impression** of the dependent by clicking on the tabs.

- (ii) Enter details in respect of dependent as required in the preceding columns.
- (iii) Follow same procedure for addition of all the dependents.
- (iv) Details in the application can be edited any time before submission.
- (v) Dependent if added erroneously can be deleted before submission of form.

(e) **Attachments.**

- (i) Discharge book copy.
- (ii) PPO copy.
- (iii) Death certificate of ESM (only in case of ESM demise).
- (iv) Disability Medical Certificate (In case of PWD).
- (v) Old Temporary Slip copy.
- (vi) Affidavit for Dependent
- (vii) Birth Certificate / Matriculation certificate (In case of dependent brother / sister)
- (viii) Self attestation proforma (In case of children above 18 years of age excluding children with White Cards).
- (ix) DPDO / Bankers Certificate for non-drawing of FMA.
- (x) On successful filling of Detailed Application a message will be displayed that ***Detailed Application filled up successfully proceed for Payment.***

(f) **Payment.**

- (i) You will be directed to a new window for payment for ECHS Smart Cards. **Please note that the cost of one Smart Card is Rs. 177/- (inclusive of all taxes) plus transaction charges extra (as applicable). Separate card will be needed for all members.**
- (ii) Select mode of payment and proceed as directed.
- (iii) On successful payment a confirmation SMS is forwarded to the registered mobile number of primary beneficiary along with an Application number.
- (iv) A message is displayed ***Payment successful, Proceed for Temporary Slip Generation.***

(g) **Temporary Slip.**

- (i) Online generated Temporary slip is required to be taken to nearest polyclinic for activation along with all related service documents for ECHS membership. Temporary Slip will be signed by OIC Polyclinic only after physical verification of the documents (in original).

(ii) Temporary slip can be used in the interim period for availing ECHS facilities till the issue of ECHS Smart Card.

(iii) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to your registered mobile number. The Smart Cards are required to be collected by every dependent in person from Station HQ with deposit of Temporary slip.

(h) **Observations by Record Office.**

(i) In case of any observation raised by your Record Office, the application will be reverted back to you for correction. You will get an intimation SMS regarding observations by Record Office.

(ii) Observations raised by the Record Office will be spelt out in your login.

(iii) Correct the observations and re-submit the application to Record Office for further processing of Smart Card application.

CHAPTER – 6**INSTRUCTIONS FOR COLLECTION & ACTIVATION OF SMART CARD**

1. **Collection of Smart Card.** The Smart Cards will be dispatched to the concerned Station HQ of the ECHS beneficiaries as per details filled in by the applicant. The following procedure is to be followed by ECHS beneficiaries for collection of ECHS Smart Cards from Station HQs:-

- (a) On receipt of Smart Cards at Station HQ an intimation SMS will be forwarded to the registered mobile number of primary beneficiary.
- (b) Approach to Station HQ along with all relevant documents submitted with online application.
- (c) The Smart Cards are required to be collected by each beneficiary in person from Station HQ.
- (d) Deposit all old Smart Card / Temporary Slips for receiving New Smart Cards.

2. **Responsibility of Station HQ.** Station HQs will receive package of Smart Cards from the Regional Centre. On receipt of Smart Cards at Station HQ the following procedure is to be adopted by the Station HQs:-

- (i) On receipt of package, check and count the number of Smart Cards physically.
- (ii) Login to online application and follow the instructions as laid down in Chapter – 4 of Part – III of this document.
- (iii) Maintain a register for issue of Smart Cards to beneficiaries.
- (iv) Verify documents of the ECHS beneficiaries regarding eligibility.
- (v) Receive old Smart Card / Temporary Slip from the beneficiary before issuing of new Cards. **In no case, new Smart Cards will be handed over to beneficiaries before collecting old smart cards / temp slip.**
- (vi) Each card will be handed over to each beneficiary in person on their physical availability. **In no case, the card will be handed over to any other person.**
- (vii) Obtain signature of each beneficiary in the register against their names while handing over the card.
- (viii) The authenticity of each beneficiary has to be verified through service documents, Aadhaar Card, PAN Card of the beneficiary.
- (ix) A record for all old cards / slips withdrawn from beneficiaries is to be maintained. The withdrawn cards / slips will be later on destroyed under BOO.

3. **Activation of Smart Card.** The Smart Cards received from Station HQs are required to be activated before availing the ECHS facilities at Polyclinics. Every Smart Card is required to be activated using registered mobile number against that card.

4. **Procedure for Activation of Smart Card.**

- (i) On receipt of SMS regarding collection of Smart Cards from Station HQs, a mobile number will be provided in the same SMS.
- (ii) Forward a SMS from each registered mobile number against card to this number in the format <**ACTIVATE**><SPACE><**CARD No**>.
- (iii) A confirmation SMS will be forwarded to your registered mobile number regarding activation of Smart Card.

5. **Conclusion.** The whole system of Smart Card has been made online system from filling of application to payment to verification of applications by Record Offices. The memory of card has been enhanced from 32 to 64 Kbs, accordingly, larger number of transactions, details of medical history including issue of drugs and equipments can now be stored on the card. **Any fraudulent cases detected or reported will invite permanent cancellation of ECHS membership and punitive actions.**

PART - III

CHAPTER - 1**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – CENTRAL ORGANISATION ECHS****1. Verification of ECHS application form at Central Org ECHS for White Card and Special Cases like Marital Discord.**

- (a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, registration and activation are enumerated at Para 2 below.***
- (b) Run the Client Utility from the desktop.
- (c) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation.
- (d) Enter Pin for your Token.
- (e) Enter User Password.
- (f) Click on login to ECHS button.
- (g) List of pending application will appear on the screen.
- (h) Select application based on the application number and click on verify button to proceed to verify.
- (j) Check-list will appear on the screen, Cross the details on the checklist not matching the records office data.
- (k) Enter Remarks if any in the remarks Text Box.
- (l) Once all records are compared and incorrect ones are crossed, click on “Verify Records” button to proceed. The system will now send a SMS as well as an email to applicant based on what has been done in verification.
- (m) If you have selected “All Data Correct” – the applicant will get a SMS that the application has been approved by Central Org.
- (n) If you have selected “Edit Application Required” – the applicant will get a SMS as well as and an email that the application has not been approved and the Applicant needs to edit details as mentioned in the email. The user can then login onto application portal and edit details as required.
- (o) If you have selected “Require Records Clarification” – the applicant will get SMS as well as an email that the application has not been approved and clarification is awaited from Records. Records can Login and view list of clarifications asked by Central Org and write a remark as response.
- (p) Central Org can click on “Follow-up Details” Menu Option on Top of page to display list of details of all responses pertaining to follow-up action done by Applicant or Records.
- (q) Records can click on “Queries from Central Org” Menu Option on Top of page to display list of details of all queries raised by Records and provide remarks and clarification on the same.

2. Instructions for Process of Enrolment of Digital Signature Token.

- (a) Director (Medical) and Joint Director (Medical) are authorised persons for Digitally Signing verification of data for online application for **White Cards**. In case Central Org already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.
- (b) In case Central Org ECHS is not having Digital Signature Token then two tokens one each for Dir (Medical) and Jt Dir (Medical) has to be obtained from approved Certifying Authority (CA).
- (c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.
- (d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.
- (e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained**.
- (f) A link will be sent on office email ID for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.
- (g) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.
- (h) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is installed and the ECHS Token Client is installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.
- (j) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.
- (k) Once enrolled visit the website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Central Organisation. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Central Organization Application Usage.
- (l) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 2**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – RECORD OFFICE****1. Verifying ECHS Application Form at Record Offices.**

- (a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***
- (b) Run the Client Utility from the desktop.
- (c) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Record Office.
- (d) Enter Pin for your Token.
- (e) Enter User Password.
- (f) Click on login to ECHS button.
- (g) List of pending application will appear on the screen.
- (h) Select application based on the application number and click on verify button to proceed to verify.
- (j) Check-list will appear on the screen, Cross the details on the checklist not matching the records office data.
- (k) Enter Remarks if any in the remarks Text Box.
- (l) Once all records are compared and incorrect ones are crossed, click on “Verify Records” button to proceed. The system will now send email to applicant based on what has been done in verification.
- (m) If you have selected “All Data Correct” – the applicant will get a SMS that the application has been approved by Records.
- (n) If you have selected “Edit Application Required” – the applicant will get a SMS as well as and an email that the application has not been approved and the Applicant needs to edit details as mentioned in the email. The user can then login onto application portal and edit details as required.
- (o) If you have selected “Require Central Org Clarification” – the applicant will get SMS as well as an email that the application has not been approved and clarification is awaited from Central Org. Central Org can Login and view list of clarifications asked by Records and write a remark as response.
- (p) Records can click on “Follow-up Details” Menu Option on Top of page to display list of details of all responses pertaining to follow-up action done by Applicant or Central Org.
- (q) Records can click on “Queries from Central Org” Menu Option on Top of page to display list of details of all queries raised by Central Org and provide remarks and clarification on the same.

2. Instructions for Process of Enrolment of Digital Signature Token.

- (a) Each Record Officer should nominate at least two authorised persons for Digitally Signed Verification of data on the online application form. In case the Record Office already holds Class 3 Digital Signature Token they need to be registered as per instructions listed below.
- (b) In case the Record Office is not having Digital Signature Token then two tokens has to be obtained from approved Certifying Authority (CA).
- (c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.
- (d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.
- (e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained**.
- (f) A link will be sent on office email ID for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.
- (g) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.
- (h) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is Installed and the ECHS Token Client is Installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.
- (j) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.
- (k) Once enrolled visit the following website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Record Office. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Record Office Application Usage.
- (l) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 3**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – REGIONAL CENTRE****1. Guidelines For Verifying ECHS Application Form, Receipt and Despatch of Smart Cards.**

(a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***

(b) Run the Client Utility from the desktop. Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Regional Centre. Enter ECHS Access Key Token Password. Enter User Password. Click on **Login to ECHS** button.

(c) List of Option will appear on the screen.

(i) **Verify Application – Marital Discord or Any Special Case.**

(aa) Click on Verify Application for application verification.

(ab) List of application will appear on the screen.

(ac) Select application based on the application number and click on verify button to proceed to verify.

(ad) Check-list will appear on the screen, tick the details on the checklist matching the records office data.

(ae) Application will be verified if all the details matches with the records office data.

(af) In-case the data is not matched the system will generate automatic remarks.

(ag) Click on verify button to save the details.

(ii) **RC Package Receipt.**

(aa) Click on RC Package Receipt Entry for entering the details of the cards received.

(ab) An Entry form will appear.

(ac) Select tracking id from the dropdown list. List of all packets will be loaded Station HQs wise based on the tracking id.

(ad) Enter remarks if any.

(ae) Tick the checkbox if the packet is received.

(af) Click on Save Button to save the details.

(ag) Click on cancel button to close the form.

(iii) **Despatch to STN HQ.**

(aa) Click on Despatch Card to STNHQ icon to open the entry form for despatch entry.

(ab) Enter internal docket number.

(ac) Select Station Headquarter from the drop down list.

(ad) Attach scanned copy of the docket document.

(ae) All the cards related to the selected station headquarter will be loaded into the form.

(af) Click on save button to save the details.

(ag) Click on cancel button to close the form.

2. **Instructions for Process of Enrolment of Digital Signature Token.**

(a) Director (Regional Centre) and Joint Director (Est) are authorised persons for Digitally Signing verification of data for online application and for receipt and despatch of Smart Cards respectively. In case Regional Centres already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.

(b) In case Regional Centre ECHS is not having Digital Signature Token then two tokens one each for Dir (RC) and Jt Dir (Est) has to be obtained from approved Certifying Authority (CA).

(c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.

(d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.

(e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained.**

(f) A link will be sent on office email ID for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.

(g) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.

(h) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is Installed and the ECHS Token Client is Installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.

(j) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.

(k) Once enrolled visit the following website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Regional Centre. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Record Office Application Usage.

(l) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800 114 115**.

CHAPTER - 4**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – STATION HEADQUARTERS****1. Guidelines for Verifying ECHS Application Form**

(a) Insert Access Key Token/Digital Signature into the system. ***Instruction for obtaining Digital Signature, Registration and Activation are enumerated at Para 2 below.***

(b) Run the Client Utility from the desktop. Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Station HQ. Enter ECHS Access Key Token Password. Enter User Password. Click on **Login to ECHS** button.

(c) List of Option will appear on the screen.

(i) **Verify Application – For Dependent Brother / Sister, Marital Discord or Any Special Case**

(aa) Click on Verify Application for application verification.

(ab) List of application will appear on the screen.

(ac) Select application based on the application number and click on verify button to proceed to verify.

(ad) Check-list will appear on the screen, tick the details on the checklist matching the records office data.

(ae) Application will be verified if all the details matches with the records office data.

(af) In-case the data is not matched the system will generate automatic remarks.

(ag) Click on verify button to save the details.

(ii) **Station HQ Card Receipt**

(aa) Click on Package Receipt Entry for entering the details of the cards received.

(ab) An Entry form will appear.

(ac) Select tracking id from the dropdown list. List of all card will be loaded based on the tracking id.

(ad) Enter remarks if any.

(ae) Tick the checkbox if the card is received.

(af) Click on Save Button to save the details.

(ag) Click on cancel button to close the form.

(iii) **Station HQ Card Handing Over**

(aa) Click on card handing over icon to open the entry form for handing over the cards to the beneficiary.

(ab) Enter card number of the beneficiary who comes to receive the cards.

(ac) All the cards related to the beneficiary will be loaded into the form.

(ad) Tick the checkbox to select the card.

(ae) Click on save button to save the details.

(af) Obtain signature of each beneficiary in the register while handing over the Smart card.

(ag) All previous cards / temporary slips will be withdrawn prior to handing over new cards and records to be maintained. All old cards / slips will be later on destroyed under BOO.

2. **Instructions for Process of Enrolment of Digital Signature Token.**

(a) SO ECHS, Station Headquarter is authorised person for Digitally Signing verification of data for online application and for receipt and despatch of Smart Cards. In case Regional Centres already hold Class 3 Digital Signature Token they need to be registered as per instructions listed below.

(b) In case SO ECHS, Station Headquarter is not having Digital Signature Token then one token for has to be obtained from approved Certifying Authority (CA).

(c) The CA should be approved by CCA India and are listed on NIC web site. For more information on Digital Signature and how to obtain it visit <http://www.cca.gov.in>. For List of approved CCAs you can visit http://www.cca.gov.in/cca/?q=licensed_ca.html.

(d) The Digital Signature has to be Class 3 which can be used for Encryption and Signing.

(e) Once the token is received please write a mail to diritechs-mod@nic.in & copy to jditechs-mod@nic.in requesting for enrollment from **official email ID** only, **requests received from personal email will not be entertained.**

(f) A link will be sent on office email ID for enrollment along with required credentials to login. Click on the link sent on your email Login and follow the instructions to enroll your token. Install the ECHS Client sent along with the email on your system.

(g) You should have latest browser installed as **old browsers and Internet Explorer are not supported** as they lack basic security protocols. **Edge, Chrome, Firefox and Safari** are supported browsers.

(h) Insert your Digital Signature Token into your computer and install the driver which came along with it. Once the Driver is Installed and the ECHS Token Client is Installed launch a supported Browser and paste the link sent on your email in the address bar. A Login Page will open. Enter your credentials as sent on your email. Once logged in click on Enroll Token Option.

(j) A screen will appear prompting for Token Pin. Enter the Token pin as provided by your CA along with the Digital Signature Token. Once a correct pin is entered the system will display all certificates available on the Token. Select the Certificate provided by your CA which you want to use for signing, enter login and other credentials and click on Enroll. If the certificate meets the required condition the Digital Signature Certificate and all details are entered correctly the Digital Signature and User will be enrolled.

(k) Once enrolled visit the following website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Station HQ. Login with credentials you have entered during enrollment and proceed. Now follow instructions for Record Office Application Usage.

(l) In case of any query / problems write to diritechs-mod@nic.in & copy to jditechs-mod@nic.in or call on Toll Free number **1800-114-115**.

CHAPTER - 5**GUIDELINES & INSTRUCTIONS TO ECHS FUNCTIONARIES – POLYCLINIC****1. Change of mobile number of Primary Beneficiary / ESM**

- (a) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Polyclinic.
- (b) Enter User ID, User Password and Click on login button.
- (c) Select **Change Mobile No Requests** from Menu.
- (d) A list of all requests for change of mobile number will appear in next window.
- (e) Click on the Action button for ESM approaching for change of mobile number.
- (f) A new window with all details of the ESM along with photo will appear on the screen.
- (g) Verify details with Smart Card.
- (h) Enter new mobile number, re-enter new mobile number, click on **Get OTP**, enter OTP received on ESMs new mobile number, click on **Submit** button.
- (j) A confirmation message will appear on screen along with a confirmation SMS on new mobile number of ESM.

2. Unblocking of Smart Cards of Children above 18 years of age.

- (a) Open the online application on website <http://www.echs.gov.in> then click on the tab Online Smart Card Application – Polyclinic.
- (b) Enter User ID, User Password and Click on login button.
- (c) Select **Unblock Smart Card** from Menu.
- (d) A list of all requests for unblocking of Smart Card for children above 18 years will appear in next window.
- (e) Click on the Action button for beneficiary approaching for unblocking of card.
- (f) A new window with all details of the beneficiary along with photo will appear on the screen.
- (g) Verify details of beneficiary with Smart Card.
- (h) Click on button **Unblock Card** after ascertaining the eligibility of the beneficiary.
- (j) A confirmation message will appear on screen along with a confirmation SMS on beneficiary mobile number.

PART - IV

MILITARY RECEIVABLE ORDER

Bank's Counterfoil (To be forwarded to the CDA)
(To be filled in by MRO issuing authority)

Received a sum of Rs

--	--	--	--	--	--	--	--	--	--

Total (Rs in words)

----- Crores	----- lakhs	--- thousands	--- hundreds	----- Tens	----- units
--------------	-------------	---------------	--------------	------------	-------------

From (name of the individual/unit/office)

By Cash/Cheque No Date Bank for credit to PCDA/CDA

..... on account of as Defence receipts

BSR Code	D D M M Y Y	Serial No			
Bank Seal					

(Signature of the Issuing Officer)
Unit/Officer

Depositor's Counterfoil-1 (To be retained by the Depositor)
(To be filled up by Treasury/RBI/Bank)

Treasury/RBI/Bank

Dated

Received a sum of Rs (Rupees Only) from
(individual/Unit/Officer) on account of for credit to PCDA/CDA as Defence Receipt

BSR Code	D D M M Y Y	Serial No			
Bank Seal					

Depositor's Counterfoil-2 (To be forwarded to PCDA/CDA)
(To be filled up by Treasury/RBI/Bank)

Dated

Treasury/RBI/Bank

Received a sum of Rs (Rupees Only) from
(individual/Unit/Officer) on account of for credit to PCDA/CDA as Defence Receipt

BSR Code	D D M M Y Y	Serial No			
Bank Seal					

Depositor's Counterfoil-3 (To be retained by Stn HQ/Regional Centre)
(To be filled up by Treasury/RBI/Bank)

Dated

Treasury/RBI/Bank

Received a sum of Rs (Rupees Only) from
(individual/Unit/Officer) on account of for credit to PCDA/CDA as Defence Receipt

BSR Code	D D M M Y Y	Serial No			
Bank Seal					

SAMPLE OF AFFIDAVIT
(For initial application)

AFFIDAVIT ON Rs. 10/- NON JUDICIAL STAMP PAPER and TO BE ATTESTED BY MAGISTRATE/NOTARY PUBLIC DECLARATION

I Service No _____ Rank _____ Name _____ (Unit) _____, solemnly affirm and declare as follows:-

or

I, _____ wife/Father/Mother/Daughter/Son Service No _____ Rank _____ Name _____ of (unit) _____ solemnly affirm and declare as follows:-

1. That I am/will be drawing pension vide PCDA Pension Payment Order No _____ dated _____
2. That I have the following legal dependent(s) whose photograph(s) is/are affixed below on this Affidavit :-

<u>Name</u>	<u>Relationship</u>	<u>Age</u>	<u>Date of Birth</u>	<u>Part II Order No/CRD/SD/POR No</u>
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Signed Photo of Dependent giving name, Relationship and Identification mark

Signed Photo of Dependent giving name, Relationship and Identification mark

(Photographs(s) to be pasted and signed across by the Applicant)

3. (a) That the combined monthly income (from all sources including income accruing from house/other immovable property/fixed deposit etc) of my dependant father and /or dependent mother is less than Rs 9000/- plus DA.
- (b) That is hereby certified that my parents (father/mother or both) do not draw any pension from Central Govt/State Govt/PSUs/any Private Organisation and are physically residing with me.
4. That my child/ children is/are dependent on me and is/are NOT earning more than Rs. 9000/- plus DA per month, & that my daughter(s) is/are NOT married or is divorced and fully dependent on me.
5. I shall inform the ECHS immediately of his/her/their employment of earning more than Rs 9000/- plus DA.
6. That in case of any change in the status of my dependants (due to death, marriage, employment), I will inform Station Headquarters, ECHS Cell at the earliest and will stop use of ECHS facilities. I will refund in full, the cost of any treatment that my dependent may have received after he/she became ineligible. I shall be liable for civil/criminal action should I fail to do so.
7. (a) That I am NOT a member of any other medical scheme funded by Central Govt, PSU or any other Govt undertaking.
- (b) That my spouse is NOT a member CGHS or any other Govt Scheme.
8. I understand that in case I have submitted any incorrect information, or if any ECHS Membership Card is misused or used by any unauthorised person, my membership will be cancelled without any notice or further hearing. In addition, I will forfeit my contribution and I will pay the entire

cost of expenditure incurred on such unauthorised person(s). I will also be liable for legal action by the ECHS Organisation. I will also immediately report the loss of my ECHS membership card to the nearest Station Headquarters.

9. That in case of any misuse of Smart Cards(s) or tampering with bills or attempt to defraud, once I become a member, I will forfeit my membership automatically.

10. I undertake that in case of any misbehavior, on my part with Polyclinic Staff, my membership may be suspended/cancelled/ terminated.

11. I understand that the contribution I am making is a one time token amount and is not refundable even if I do not make use of any ECHS facility or opt out of ECHS Scheme.

VERIFICATION

I, the deponent above named, do hereby solemnly declare and verify that the contents of the above affidavit are true to the best of my knowledge and belief, and nothing material has been concealed or suppressed therefrom.

Verified at (place)-----on this (date)-----day of (Month)-----Year-----

Signature of Deponent

ATTESTATION

Certified that the above statement is declared before me at (Place)-----on this -----day of (Month)-----Year-----by DEPONENT Service No -----Rank-----Name-----Who is identified by Name-----S/O (Father's name of Identifier)----- and witnessed by Name-----S/O (Father's name of first witness)& Name----- S/O (Father's name of second witness).

WITNESS

Signature of Witness No.1

Signature of Witness No.2

(Name in Block Capitals)
(Full Postal Address)

(Name in Block Capitals)
(Full Postal Address)

**ATTESTED BY
MAGISTRATE/NOTARY PUBLIC**

CERTIFICATE FOR PERSON WITH DISABILITY

Name & Address of the Institute/Hospital issuing the Certificate

Certificate No

Date

Recent photograph
showing the Disability
Affixed here to be
attested by concerned
specialist

Signature/ Thumb Impression of Patient

1. This is to certify that Shri / Smt / Kum _____ Age _____ yr
 Son/Daughter/Wife/ Widow of No _____ Rank
 _____ Name _____ Registration No
 _____ dated _____ PPO NO
 _____ dated _____ is a case of
 _____ with onset of disability at _____ yrs of age.
2. He / She is physically / mentally/ visually / speech / hearing disabled and has _____ %
 (_____ percentage), disability of permanent / temporary nature.
3. This condition is progressive/non-progressive and is likely to improve/not likely to improve.
4. Re-assessment is not recommended/is recommended after a period of _____ Months/ Years.
5. He is above to / unable to earn his living.

Signature & Stamp of
SpecialistSignature and Stamp of
President Medical Board**COUNTERSIGNED****Commandant/CO/Head of Hospital (with Seal)**

**ECHS SELF ATTESTED PROFORMA FOR DEPENDENT SON/DAUGHTER
ABOVE 18 YEARS OF AGE**

1. It is certified that Master / Miss _____
whose Photograph is appended is a bonafied dependent Son / Daughter of
No. _____ Rank _____ Name _____
(Retired) with ECHS Card / Receipt No. _____.

**LATEST
SELF
ATTESTED
PHOTO**

PP SIZE

2. Particulars of Dependent Master / Miss _____

(a) Date of Birth _____

(b) Aadhar No. _____

(c) PAN No. _____

(d) Address _____

3. It is also certified that Master / Miss _____ is **not employed** and is having no income.

4. It is also certified that Master / Miss _____ is **not married**.

Note: The self attested proforma alongwith countersignature of OIC parent ECHS Polyclinic, will be produced whenever required in ECHS polyclinic / empanelled hospital by the beneficiary. The validity of the same will be **ONE YEAR** from the date of signature, after which dependents need to prepare a fresh proforma. In case of any change in dependency, the primary card holder is responsible to cancel the membership of dependent immediately on occurrence. **Any false declaration / misuse of benefits will entail suspension / cancellation of ECHS membership.**

(Signature of Dependent)

(Signature of Ex-serviceman /
Primary Member)

Date: _____

Place: _____

DPDO/BANKER'S CERTIFICATE

Certified the following:

Ser. No Rank Name.....

Pension Account No of this Bank is drawing
Pension as follows:

- | | | |
|-----|--|----------|
| (a) | Uncommuted Basic Pension | Rs. |
| (b) | Dearness Pension
(50% of Basic Pension) | Rs. |
| (c) | DA | Rs. |
| | | Rs. |

His Pension Payment Order No .is.....

Fixed Medical Allowance has been stopped w.e.f. (date)

(Authority for discontinuation of FMA. CGDA New Delhi Circular No. 5601/AT-P/Paytt dated 17 Jun 05 and GOI, MOD letter No. 2 (a) / 01/ US(WE)/D (Res) dated 30 Dec 2002)

Date _____

PDA/Bank manger/i/c DPDO
(With Official Stamp)